

**MARKET BANCORPORATION, INC.**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1143904	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$85	\$87	1.4%		
Loans	\$64	\$57	-9.8%		
Construction & development	\$13	\$10	-22.7%		
Closed-end 1-4 family residential	\$7	\$8	21.7%		
Home equity	\$8	\$8	4.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-21.0%		
Commercial & Industrial	\$7	\$4	-42.1%		
Commercial real estate	\$23	\$19	-16.1%		
Unused commitments	\$12	\$8	-33.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	24.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$2	-52.8%		
Cash & balances due	\$6	\$14	122.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$77	\$79	2.9%		
Deposits	\$67	\$71	4.9%		
Total other borrowings	\$9	\$8	-12.7%		
FHLB advances	\$9	\$8	-12.7%		
Equity					
Equity capital at quarter end	\$9	\$8	-12.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	8.9%	--		
Tier 1 risk based capital ratio	12.9%	12.9%	--		
Total risk based capital ratio	14.2%	14.2%	--		
Return on equity <sup>1</sup>	-69.2%	-26.9%	--		
Return on assets <sup>1</sup>	-6.9%	-2.5%	--		
Net interest margin <sup>1</sup>	4.0%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	147.0%	60.2%	--		
Loss provision to net charge-offs (qtr)	134.2%	70.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.8%	2.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.7%	13.7%	7.3%	2.8%	--
Closed-end 1-4 family residential	0.0%	1.4%	0.7%	0.0%	--
Home equity	0.0%	2.1%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.7%	1.9%	0.8%	0.0%	--
Commercial real estate	0.5%	1.1%	0.0%	0.1%	--
Total loans	1.6%	4.8%	1.7%	0.6%	--